



GOVERNMENT OF NEWFOUNDLAND AND LABRADOR
Service NL

2014 REPORT OF THE SUPERINTENDENT OF INSURANCE
INSURANCE STATISTICS FOR NEWFOUNDLAND AND LABRADOR

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NOTICE

THE FINANCIAL INFORMATION CONTAINED IN THIS REPORT IS COMPILED FROM THE ANNUAL STATEMENTS FILED WITH THE SUPERINTENDENT OF INSURANCE PURSUANT TO SECTION 85 OF THE INSURANCE COMPANIES ACT, CHAPTER 1-10 OF THE REVISED STATUTES OF NEWFOUNDLAND, 1990.

THE ANNUAL STATEMENTS FILED HAVE NOT BEEN AUDITED BY THE OFFICE OF THE SUPERINTENDENT OF INSURANCE AND MAY BE SUBJECT TO CORRECTION.

TABLE I
DIRECT INSURANCE TO POLICYHOLDERS OR ANNUITY CONSIDERATIONS
AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEARS ENDED 31 DECEMBER 2014 AND 2013
(\$000's)

TYPE OF INSURANCE	INSURANCE PREMIUM OR ANNUITY CONSIDERATION		DISBURSEMENTS TO POLICYHOLDERS	
	2014	2013	2014	2013
LIFE	293,659	283,382	144,348	148,098
ANNUITIES	82,454	103,729	105,563	91,035
ACCIDENT AND SICKNESS	469,974	474,790	325,769	329,223
PROPERTY				
- PERSONAL	154,317	140,735	110,795	81,799
- COMMERCIAL	100,053	95,651	59,343	48,547
AIRCRAFT	5,242	4,805	4,502	19,885
AUTOMOBILE				
- LIABILITY	244,663	239,931	231,858	179,644
- PERSONAL ACCIDENT	30,319	30,746	25,437	19,553
- OTHER	123,655	115,723	83,811	83,175
CREDIT	342	556	418	101
BOILER AND MACHINERY	12,791	4,327	7,100	-2,599
LEGAL EXPENSE	84	65	3	15
FIDELITY	630	646	1,151	-99
LIABILITY	62,249	64,626	23,576	30,250
SURETY	13,299	21,086	2,458	5,028
MARINE	6,998	10,524	7,193	6,457
MORTGAGE	15,513		2,002	1,059
TITLE	3,151	3,269	1,108	644
CREDIT PROTECTION	3,323	3,357	318	370
OTHER APPROVED PRODUCTS	2	98	0	79
HAIL	0	0	0	0
TOTALS	1,622,718	1,610,979	1,136,752	1,042,263

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2014	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2014
ACE INA LIFE INSURANCE	I	1,030	0	0	641	0	389
	G	9,733	4,070	0	3,676	0	10,127
	T	10,763	4,070	0	4,317	0	10,516
ACTRA FRATERNAL BENEFIT SOCIETY	I	0	0	0	0	0	0
	G	2,989	0	0	189	0	2,800
	T	2,989	0	0	189	0	2,800
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	1,069	1	0	82	0	988
	G	128,023	21,593	0	2,733	0	146,883
	T	129,092	21,594	0	2,815	0	147,871
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	I	75	0	0	0	0	75
	G	70,936	0	72,904	75,503	0	68,337
	T	71,011	0	72,904	75,503	0	68,412
AMERICAN INCOME LIFE INSURANCE COMPANY	I	188,186	33,203	215	19,728	0	201,876
	G	0	0	0	0	0	0
	T	188,186	33,203	215	19,728	0	201,876
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	I	238,931	68,222	8,745	24,915	0	290,983
	G	33,920	563	4,002	7,182	0	31,303
	T	272,851	68,785	12,747	32,097	0	322,286
ASSURANT LIFE OF CANADA	I	11,806	51	741	1,032	0	11,566
	G	9,886	1	13	770	0	9,130
	T	21,692	52	754	1,802	0	20,696
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	I	129,804	5,075	336	7,629	0	127,586
	G	919,291	29,946	2	35,679	0	913,560
	T	1,049,095	35,021	338	43,308	0	1,041,146

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2014	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2014
BMO LIFE ASSURANCE COMPANY	I	340,893	27,114	6,786	15,863	0	358,930
	G	7,616	7	26	1,882	0	5,767
	T	348,509	27,121	6,812	17,745	0	364,697
BMO LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	9,943	0	460	1,393	0	9,010
	T	9,943	0	460	1,393	0	9,010
CANADA LIFE ASSURANCE COMPANY (THE)	I	2,493,850	247,539	18,189	104,862	0	2,654,716
	G	3,696,616	0	147,784	84,884	0	3,759,516
	T	6,190,466	247,539	165,973	189,746	0	6,414,232
CANADIAN PREMIER LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	19,940	134	122	1,582	0	18,614
	T	19,940	134	122	1,582	0	18,614
CIBC LIFE INSURANCE COMPANY LIMITED	I	10,385	0	0	719	0	9,666
	G	0	0	0	0	0	0
	T	10,385	0	0	719	0	9,666
COMBINED INSURANCE COMPANY OF AMERICA	I	3,095	76	13	-255	0	3,439
	G	129	79	0	33	0	175
	T	3,224	155	13	-222	0	3,614
CO-OPERATORS LIFE INSURANCE COMPANY	I	1,497,967	148,910	34,905	71,567	0	1,610,215
	G	52,030	5,628	17,345	20,802	0	54,201
	T	1,549,997	154,538	52,250	92,369	0	1,664,416
CUMIS LIFE INSURANCE COMPANY	I	32,947	2,840	0	1,457	0	34,330
	G	639,953	167,711	2,589	121,678	0	688,575
	T	672,900	170,551	2,589	123,135	0	722,905

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2014	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2014
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	I	314,331	15,086	2,620	14,781	0	317,256
	G	8,032,201	68,588	27,299	348,388	0	7,779,700
	T	8,346,532	83,674	29,919	363,169	0	8,096,956
EMPIRE LIFE INSURANCE COMPANY (THE)	I	116,170	42,806	1,951	4,604	0	156,323
	G	16,630	2,221	0	1,990	0	16,861
	T	132,800	45,027	1,951	6,594	0	173,184
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	I	230,140	24,051	9,715	25,199	0	238,707
	G	17,797	471	366	817	0	17,817
	T	247,937	24,522	10,081	26,016	0	256,524
EXCELLENCE LIFE INSURANCE COMPANY (THE)	I	3,278	390	200	50	0	3,818
	G	0	0	0	0	0	0
	T	3,278	390	200	50	0	3,818
FIRST CANADIAN INSURANCE CORPORATION	I	0	0	0	0	0	0
	G	199,818	40,566	0	41,415	0	198,969
	T	199,818	40,566	0	41,415	0	198,969
FORESTERS LIFE INSURANCE COMPANY	I	145,707	12,130	140	16,991	0	140,986
	G	9,062	4,534	246	2,153	0	11,689
	T	154,769	16,664	386	19,144	0	152,675
GERBER LIFE INSURANCE COMPANY	I	6,455	346	25	565	0	6,261
	G	0	0	0	0	0	0
	T	6,455	346	25	565	0	6,261
GIRAFFE & FRIENDS LIFE INSURANCE COMPANY	I	0	5	0	0	0	5
	G	0	0	0	0	0	0
	T	0	5	0	0	0	5

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2014	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2014
GRAND ORANGE LODGE OF BRITISH AMERICA (THE)	I	5,378	5	126	355	0	5,154
	G	0	0	0	0	0	0
	T	5,378	5	126	355	0	5,154
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	I	1,046,307	95,657	3,185	54,658	0	1,090,491
	G	2,465,672	61,146	142,138	18,754	0	2,650,202
	T	3,511,979	156,803	145,323	73,412	0	3,740,693
HUMANIA ASSURANCE INC.	I	0	2,900	550	0	0	3,450
	G	0	0	0	0	0	0
	T	0	2,900	550	0	0	3,450
INDEPENDENT ORDER OF FORESTERS (THE)	I	4,971	48	15	0	0	5,035
	G	0	0	0	0	0	0
	T	4,971	48	15	0	0	5,035
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	I	1,419,633	99,965	7,859	67,235	0	1,460,222
	G	474,305	110,815	379	130,077	0	455,422
	T	1,893,938	210,780	8,238	197,312	0	1,915,644
KNIGHTS OF COLUMBUS	I	333,626	23,669	1,894	14,829	0	344,360
	G	0	0	0	0	0	0
	T	333,626	23,669	1,894	14,829	0	344,360
LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY	I	2,442	0	0	5	0	2,437
	G	45	0	0	45	0	0
	T	2,487	0	0	50	0	2,437
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	I	2,065	10	0	250	0	1,825
	G	20,369	9,251	5,090	2,112	0	32,598
	T	22,434	9,261	5,090	2,362	0	34,423

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DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2014	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2014
LIFE INSURANCE COMPANY OF NORTH AMERICA	I	0	0	0	0	0	0
	G	1,625	152	1,015	0	0	2,792
	T	1,625	152	1,015	0	0	2,792
LONDON LIFE INSURANCE COMPANY	I	1,925,759	172,273	27,097	137,725	0	1,987,404
	G	0	0	0	0	0	0
	T	1,925,759	172,273	27,097	137,725	0	1,987,404
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	I	4,532,457	388,835	18,292	228,809	32	4,710,807
	G	5,768,436	334,542	86,947	419,294	0	5,770,630
	T	10,300,893	723,377	105,239	648,103	32	10,481,438
NEW YORK LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	532,089	68,278	479	20,013	0	580,833
	T	532,089	68,278	479	20,013	0	580,833
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	I	250	0	0	0	0	250
	G	19,338	0	1,212	5,890	0	14,660
	T	19,588	0	1,212	5,890	0	14,910
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	I	636,424	50,799	68,879	91,473	0	664,629
	G	0	0	0	0	0	0
	T	636,424	50,799	68,879	91,473	0	664,629
RBC LIFE INSURANCE COMPANY	I	458,002	33,038	7,552	19,284	0	479,308
	G	259	95,673	59,097	677	0	154,352
	T	458,261	128,711	66,649	19,961	0	633,660
RELIABLE LIFE INSURANCE COMPANY	I	1,965	0	0	617	0	1,348
	G	0	0	0	0	0	0
	T	1,965	0	0	617	0	1,348

TABLE II
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DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2014	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2014
SCOTIA LIFE INSURANCE COMPANY	I	27,325	8,065	0	3,455	0	31,935
	G	70,493	1,460	514	1,955	0	70,512
	T	97,818	9,525	514	5,410	0	102,447
SSQ INSURANCE COMPANY INC.	I	10,850	4,165	0	662	0	14,353
	G	0	0	0	0	0	0
	T	10,850	4,165	0	662	0	14,353
SSQ LIFE INSURANCE COMPANY INC.	I	0	0	0	0	0	0
	G	171,946	102,395	2,075	85,516	0	190,900
	T	171,946	102,395	2,075	85,516	0	190,900
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	I	214,081	736	0	8,843	0	205,974
	G	20,567	0	2,355	87	0	22,835
	T	234,648	736	2,355	8,930	0	228,809
SUN LIFE ASSURANCE COMPANY OF CANADA	I	5,600,827	521,418	220,072	308,167	0	6,034,150
	G	5,312,611	80,937	0	201,606	79	5,192,021
	T	10,913,438	602,355	220,072	509,773	79	11,226,171
TD LIFE INSURANCE COMPANY	I	22,533	8,469	0	1,975	0	29,027
	G	0	0	0	0	0	0
	T	22,533	8,469	0	1,975	0	29,027
TRANS GLOBAL LIFE INSURANCE COMPANY	I	0	0	0	0	0	0
	G	40	0	0	12	0	28
	T	40	0	0	12	0	28
TRANSAMERICA LIFE CANADA	I	419,320	39,558	25	25,343	0	433,560
	G	0	0	0	0	0	0
	T	419,320	39,558	25	25,343	0	433,560

TABLE II
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
DIRECT INDIVIDUAL AND GROUP LIFE INSURANCE IN EFFECT
AS AT DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		IN EFFECT 01-JAN-2014	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	CURRENCY REVALUATION	IN EFFECT 31-DEC-2014
WAWANESA LIFE INSURANCE COMPANY (THE)	I	13,536	215	1	-284	0	14,036
	G	0	225	50	225	0	50
	T	13,536	440	51	-59	0	14,086
WESTERN LIFE ASSURANCE COMPANY	I	41,552	1,725	950	6,600	0	37,627
	G	249,718	18	69,676	1,752	0	317,660
	T	291,270	1,743	70,626	8,352	0	355,287
TOTAL DIRECT INDIVIDUAL		22,485,422	2,079,396	441,078	1,280,431	32	23,725,497
TOTAL DIRECT GROUP		28,984,026	1,211,004	644,185	1,640,764	79	29,198,529
GRAND TOTAL		51,469,448	3,290,399	1,085,263	2,921,195	111	52,924,026

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/DIVIDENDS	TOTAL DISBURSEMENTS
ACE INA LIFE INSURANCE	IL	6	0	0	0
	GL	3,034	2	0	2
	IA	0	0	0	0
	GA	0	0	0	0
	T	3,040	2	0	2
ACTRA FRATERNAL BENEFIT SOCIETY	IL	0	0	0	0
	GL	8	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	8	0	0	0
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	IL	14	2	0	2
	GL	4,322	505	0	505
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,336	507	0	507
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	IL	1	0	0	0
	GL	1,233	330	0	330
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,234	330	0	330
AMERICAN INCOME LIFE INSURANCE COMPANY	IL	4,759	1,188	0	1,188
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,759	1,188	0	1,188

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

*Table III has been revised to reflect data as collected by OSFI.

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	IL	2,936	1,352	14	1,366
	GL	93	212	0	212
	IA	174	168	0	168
	GA	0	0	0	0
	T	3,203	1,732	14	1,746
ASSURANT LIFE OF CANADA	IL	171	403	0	403
	GL	481	318	0	318
	IA	375	56	0	56
	GA	4,633	1,713	0	1,713
	T	5,660	2,490	0	2,490
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	IL	6,118	3,879	0	3,879
	GL	3,004	1,778	319	2,097
	IA	0	0	0	0
	GA	0	0	0	0
	T	9,122	5,657	319	5,976
BMO LIFE ASSURANCE COMPANY	IL	3,375	1,620	5	1,625
	GL	23	47	0	47
	IA	104	192	0	192
	GA	5,123	387	0	387
	T	8,625	2,246	5	2,251
BMO LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	200	33	0	33
	IA	0	0	0	0
	GA	382	2	0	2
	T	582	35	0	35

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

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LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
CANADA LIFE ASSURANCE COMPANY (THE)	IL	14,191	4,189	1,476	5,665
	GL	22,321	33	0	33
	IA	44	446	0	446
	GA	151	0	0	0
	T	36,707	4,668	1,476	6,144
CANADIAN PREMIER LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	2,160	666	0	666
	IA	0	0	0	0
	GA	0	0	0	0
	T	2,160	666	0	666
CIBC LIFE INSURANCE COMPANY LIMITED	IL	140	110	0	110
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	140	110	0	110
COMBINED INSURANCE COMPANY OF AMERICA	IL	133	43	1	44
	GL	4	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	137	43	1	44
CO-OPERATORS LIFE INSURANCE COMPANY	IL	6,960	1,522	78	1,600
	GL	226	113	0	113
	IA	382	836	0	836
	GA	115	35	0	35
	T	7,683	2,506	78	2,584

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

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FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
CUMIS LIFE INSURANCE COMPANY	IL	216	2	0	2
	GL	4,157	1,040	384	1,424
	IA	0	0	0	0
	GA	0	0	0	0
	T	4,373	1,042	384	1,426
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	IL	3,164	2,150	489	2,639
	GL	20,685	13,718	1,826	15,544
	IA	30	771	0	771
	GA	405	2,206	0	2,206
	T	24,284	18,845	2,315	21,160
EMPIRE LIFE INSURANCE COMPANY (THE)	IL	1,437	534	136	670
	GL	55	0	0	0
	IA	769	573	0	573
	GA	4	23	0	23
	T	2,265	1,130	136	1,266
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	IL	1,249	346	34	380
	GL	50	154	0	154
	IA	355	337	0	337
	GA	368	10	0	10
	T	2,022	847	34	881
EXCELLENCE LIFE INSURANCE COMPANY (THE)	IL	12	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	12	0	0	0

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

*Table III has been revised to reflect data as collected by OSFI.

TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
FIRST CANADIAN INSURANCE CORPORATION	IL	0	0	0	0
	GL	1,834	213	0	213
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,834	213	0	213
FORESTERS LIFE INSURANCE COMPANY	IL	880	225	8	233
	GL	76	0	0	0
	IA	0	0	0	0
	GA	282	792	0	792
	T	1,238	1,017	8	1,025
GERBER LIFE INSURANCE COMPANY	IL	57	7	0	7
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	57	7	0	7
GIRAFFE & FRIENDS LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	0	0	0	0
	IA	2	0	0	0
	GA	0	0	0	0
	T	2	0	0	0
GRAND ORANGE LODGE OF BRITISH AMERICA (THE)	IL	243	177	0	177
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	243	177	0	177

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

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TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	IL	9,156	1,823	1,812	3,635
	GL	8,829	5,705	-201	5,504
	IA	1,810	3,803	0	3,803
	GA	0	99	0	99
	T	19,795	11,430	1,611	13,041
HUMANIA ASSURANCE INC.	IL	12	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	12	0	0	0
INDEPENDENT ORDER OF FORESTERS (THE)	IL	36	0	2	2
	GL	0	0	0	0
	IA	0	-6	0	-6
	GA	0	0	0	0
	T	36	-6	2	-4
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	IL	9,957	4,636	320	4,956
	GL	4,392	656	168	824
	IA	10,502	10,940	0	10,940
	GA	9,671	12,659	0	12,659
	T	34,522	28,891	488	29,379
KNIGHTS OF COLUMBUS	IL	5,022	1,538	739	2,277
	GL	0	0	0	0
	IA	0	108	0	108
	GA	0	0	0	0
	T	5,022	1,646	739	2,385

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

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TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY	IL	23	-4	0	-4
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	23	-4	0	-4
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	IL	15	0	0	0
	GL	147	68	0	68
	IA	20	0	0	0
	GA	0	0	0	0
	T	182	68	0	68
LIFE INSURANCE COMPANY OF NORTH AMERICA	IL	0	0	0	0
	GL	12	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	12	0	0	0
LONDON LIFE INSURANCE COMPANY	IL	14,640	5,801	2,756	8,557
	GL	0	6	0	6
	IA	1,337	849	0	849
	GA	4,530	4,062	0	4,062
	T	20,507	10,718	2,756	13,474
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	IL	35,956	12,565	3,845	16,411
	GL	16,692	10,413	1,681	12,093
	IA	1,865	10,319	0	10,319
	GA	9,101	9,436	0	9,436
	T	63,615	42,733	5,526	48,259

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

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TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
MUNICH REINSURANCE COMPANY	IL	0	0	-32	-32
	GL	0	0	6,413	6,413
	IA	0	0	0	0
	GA	0	0	0	0
	T	0	0	6,381	6,381
NEW YORK LIFE INSURANCE COMPANY	IL	1	18	1	19
	GL	1,734	507	782	1,289
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,735	525	783	1,308
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	IL	1	1	0	1
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1	1	0	1
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	IL	1	0	0	0
	GL	112	304	0	304
	IA	0	0	0	0
	GA	0	0	0	0
	T	113	304	0	304
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	IL	1,639	246	0	246
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,639	246	0	246

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

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TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
RBC LIFE INSURANCE COMPANY	IL	3,185	1,252	37	1,289
	GL	1	96	0	96
	IA	6	13	0	13
	GA	0	0	0	0
	T	3,192	1,361	37	1,398
RELIABLE LIFE INSURANCE COMPANY	IL	4	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	4	0	0	0
SCOTIA LIFE INSURANCE COMPANY	IL	86	0	0	0
	GL	252	98	0	98
	IA	0	0	0	0
	GA	0	0	0	0
	T	338	98	0	98
SSQ INSURANCE COMPANY INC. SSQ INSURANCE COMPANY INC.	IL	0	0	0	0
	GL	1,603	1,007	0	1,007
	IA	0	0	0	0
	GA	0	0	0	0
	T	1,603	1,007	0	1,007
SSQ LIFE INSURANCE COMPANY INC.	IL	0	0	0	0
	GL	908	328	0	328
	IA	0	0	0	0
	GA	0	0	0	0
	T	908	328	0	328

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

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TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	IL	1,777	970	587	1,557
	GL	951	744	0	744
	IA	724	779	0	779
	GA	50	3,067	0	3,067
	T	3,502	5,560	587	6,147
STANDARD LIFE ASSURANCE LIMITED	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	22	0	22
	GA	0	91	0	91
	T	0	113	0	113
SUN LIFE ASSURANCE COMPANY OF CANADA	IL	36,300	15,511	6,960	22,471
	GL	22,954	9,611	542	10,153
	IA	14,929	20,412	0	20,412
	GA	14,209	20,234	0	20,234
	T	88,392	65,768	7,502	73,270
TD LIFE INSURANCE COMPANY	IL	60	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	60	0	0	0
TRANS GLOBAL LIFE INSURANCE COMPANY	IL	0	0	0	0
	GL	0	0	0	0
	IA	0	0	0	0
	GA	1	6	0	6
	T	1	6	0	6

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

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TABLE III
LIFE INSURERS AND FRATERNAL BENEFIT SOCIETIES
LIFE INSURANCE PREMIUMS, ANNUITY CONSIDERATIONS, AND DISBURSEMENTS TO POLICYHOLDERS
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY		LIFE PREMIUMS AND ANNUITY CONSIDERATIONS	DISBURSEMENTS		
			POLICYHOLDER BENEFITS PAID AND INCURRED	REFUNDS/ DIVIDENDS	TOTAL DISBURSEMENTS
TRANSAMERICA LIFE CANADA	IL	2,053	1,497	1	1,498
	GL	0	0	0	0
	IA	0	122	0	122
	GA	0	0	0	0
	T	2,053	1,619	1	1,620
WAWANESA LIFE INSURANCE COMPANY (THE)	IL	53	14	1	15
	GL	0	0	0	0
	IA	0	0	0	0
	GA	0	0	0	0
	T	53	14	1	15
WESTERN LIFE ASSURANCE COMPANY	IL	163	172	0	172
	GL	4,904	670	0	670
	IA	0	0	0	0
	GA	0	0	0	0
	T	5,067	842	0	842
TOTAL INDIVIDUAL LIFE		166,202	63,789	19,270	83,060
TOTAL GROUP LIFE		127,457	49,375	11,914	61,288
TOTAL INDIVIDUAL ANNUITY		33,428	50,740	0	50,740
TOTAL GROUP ANNUITY		49,025	54,822	0	54,822
GRAND TOTAL		376,113	218,726	31,184	249,910

NOTE: IL - INDIVIDUAL LIFE; GL - GROUP LIFE; IA - INDIVIDUAL ANNUITY; GA - GROUP ANNUITY; T - TOTAL

*Table III has been revised to reflect data as collected by OSFI.

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ACE INA INSURANCE	83	1
ACE INA LIFE INSURANCE	3,740	167
ACTRA FRATERNAL BENEFIT SOCIETY	84	38
AETNA LIFE INSURANCE COMPANY	0	3
AIG INSURANCE COMPANY OF CANADA	1,942	588
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	640	256
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	2,444	276
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	1,355	259
AMERICAN INCOME LIFE INSURANCE COMPANY	872	278
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	336	223
AVIVA INSURANCE COMPANY OF CANADA	5	0
BERKLEY INSURANCE COMPANY (CANADIAN BRANCH)	1	0
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	4,745	3,618
BMO LIFE ASSURANCE COMPANY	992	109
BMO LIFE INSURANCE COMPANY	711	89
CAA INSURANCE COMPANY (ONTARIO)	21	8
CANADA LIFE ASSURANCE COMPANY (THE)	18,618	1,444
CANADIAN PREMIER LIFE INSURANCE COMPANY	3,597	826
CANASSURANCE INSURANCE COMPANY	763	241
CHUBB INSURANCE COMPANY OF CANADA	264	-5
CIBC LIFE INSURANCE COMPANY LIMITED	1,344	14
COMBINED INSURANCE COMPANY OF AMERICA	13,315	3,377
CO-OPERATORS GENERAL INSURANCE COMPANY	14	0
CO-OPERATORS LIFE INSURANCE COMPANY	2,090	1,189
CUMIS GENERAL INSURANCE COMPANY	12	0
CUMIS LIFE INSURANCE COMPANY	3,906	1,514
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	148,934	124,585

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
ECHELON GENERAL INSURANCE COMPANY	210	0
EMPIRE LIFE INSURANCE COMPANY (THE)	543	467
EQUITABLE LIFE INSURANCE COMPANY OF CANADA (THE)	564	350
EVEREST INSURANCE COMPANY OF CANADA	19	-6
EXCELLENCE LIFE INSURANCE COMPANY (THE)	171	13
FIRST CANADIAN INSURANCE CORPORATION	3,606	676
FORESTERS LIFE INSURANCE COMPANY	99	74
GMS INSURANCE INC.	73	155
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	49,834	42,146
GREEN SHIELD CANADA	5,187	4,100
HUMANIA ASSURANCE INC.	16	0
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	9,037	3,721
KNIGHTS OF COLUMBUS	174	14
LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY	960	748
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	788	476
LEGACY GENERAL INSURANCE COMPANY	51	9
LIFE INSURANCE COMPANY OF NORTH AMERICA	85	23
LLOYD'S UNDERWRITERS	223	-75
MANUFACTURERS LIFE INSURANCE COMPANY (THE)	69,361	54,743
MEDAVIE INC.	38,205	25,565
ORION TRAVEL INSURANCE COMPANY/COMPAGNIE D'ASSURANCE VOYAGE ORION	11	0
PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	102	-86
RBC INSURANCE COMPANY OF CANADA	1,642	1,429
RBC LIFE INSURANCE COMPANY	3,247	2,239
RELIABLE LIFE INSURANCE COMPANY	521	129
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	1,320	0
SCOTIA LIFE INSURANCE COMPANY	2,963	901
SSQ INSURANCE COMPANY INC.	429	367

TABLE IV
LIFE INSURERS, FRATERNAL BENEFIT SOCIETIES, AND PROPERTY AND CASUALTY INSURERS
ACCIDENT AND SICKNESS INSURANCE
DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED DECEMBER 31, 2014
(\$000's)

INSURER OR SOCIETY	PREMIUMS	CLAIMS
SSQ LIFE INSURANCE COMPANY INC.	2,201	1,684
STANDARD LIFE ASSURANCE COMPANY OF CANADA (THE)	3,479	1,895
SUN LIFE ASSURANCE COMPANY OF CANADA	57,055	43,035
TD LIFE INSURANCE COMPANY	690	569
TRANSAMERICA LIFE CANADA	23	3
TRITON INSURANCE COMPANY	1,746	387
WAWANESA LIFE INSURANCE COMPANY (THE)	5	11
WESTERN LIFE ASSURANCE COMPANY	4,504	909
ZURICH INSURANCE COMPANY LTD	2	0
TOTALS	469,974	325,769

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
ACE INA INSURANCE	P	0	840	205	420	5	160	0	0	675	1,092	130	0	3,527
	E	0	796	235	468	5	156	0	1	959	1,068	156	0	3,844
	C	0	174	-103	1,001	10	63	0	0	306	157	185	0	1,793
AFFILIATED FM INSURANCE COMPANY	P	0	571	0	0	0	0	36	0	0	0	0	0	607
	E	0	511	0	0	0	0	35	0	0	0	0	0	546
	C	0	471	0	0	0	0	0	0	0	0	0	0	471
AIG INSURANCE COMPANY OF CANADA	P	8	5,345	162	276	87	52	99	103	2,571	1,585	29	166	10,483
	E	6	5,170	165	265	76	67	69	91	3,011	1,424	36	207	10,587
	C	0	689	-362	121	25	28	38	771	-1,188	308	9	34	473
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	P	0	3,984	739	1	2	1	1,388	0	145	0	167	0	6,427
	E	0	3,113	733	0	1	0	174	0	153	0	155	0	4,329
	C	0	201	2,059	94	-7	0	86	0	139	0	-9	0	2,563
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P	977	2	0	0	0	0	0	0	0	0	0	3,070	4,049
	E	1,098	2	0	0	0	0	0	0	0	0	0	3,075	4,175
	C	620	16	0	0	0	0	0	0	0	0	0	240	876
AMERICAN ROAD INSURANCE COMPANY (THE)	P	0	0	0	0	0	79	0	0	0	0	0	0	79
	E	0	0	0	0	0	79	0	0	0	0	0	0	79
	C	0	0	0	0	0	16	0	0	0	0	0	0	16
ARCH INSURANCE CANADA LTD.	P	0	629	0	0	0	0	0	0	252	0	0	62	943
	E	0	518	0	0	0	0	0	0	157	0	0	122	797
	C	0	15	0	0	3	0	0	0	78	0	0	77	173
ASPEN INSURANCE UK LIMITED	P	0	0	1	0	0	0	0	0	301	0	0	0	302
	E	0	0	1	0	0	0	0	0	509	0	0	0	510
	C	0	0	1	0	0	0	0	0	554	0	0	0	555

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	P	0	45	0	0	0	0	0	0	139	0	3	0	187	
	E	0	47	0	0	0	0	0	0	138	0	3	0	188	
	C	0	194	0	0	0	0	0	0	134	0	-1	0	327	
ATLANTIC INSURANCE COMPANY LIMITED	P	900	1,672	0	2,624	90	785	0	0	1,064	12	0	0	7,147	
	E	906	1,757	0	2,610	89	834	0	0	1,103	11	0	0	7,310	
	C	1,663	1,258	0	6,490	31	402	0	0	1,473	0	0	0	11,317	
ATRADIUS CREDIT INSURANCE N.V.	P	0	0	0	0	0	0	0	0	0	0	0	134	134	
	E	0	0	0	0	0	0	0	0	0	0	0	138	138	
	C	0	0	0	0	0	0	0	0	0	0	0	387	387	
AVIVA INSURANCE COMPANY OF CANADA	P	24,552	8,023	0	5,352	378	2,130	504	10	8,078	825	30	0	49,882	
	E	20,566	7,343	0	5,327	372	2,168	468	6	7,955	801	19	0	45,025	
	C	18,418	4,400	0	6,338	359	1,480	68	0	1,885	-10	0	0	32,938	
AXIS REINSURANCE COMPANY	P	0	341	0	0	0	0	0	0	203	0	0	0	544	
	E	0	228	0	0	0	0	0	0	132	0	0	0	360	
	C	0	30	0	0	0	0	0	0	50	0	0	0	80	
BERKLEY INSURANCE COMPANY (CANADIAN BRANCH)	P	0	0	0	0	0	0	0	0	144	0	0	0	144	
	E	0	0	0	0	0	0	0	0	124	0	0	0	124	
	C	0	0	0	0	0	0	0	0	103	0	4	0	107	
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA (THE)	P	0	14	0	0	0	0	264	0	0	0	0	0	278	
	E	0	14	0	0	0	0	240	0	0	0	0	0	254	
	C	0	11	0	0	0	0	690	0	0	0	0	0	701	
CAA INSURANCE COMPANY (ONTARIO)	P	48	0	0	0	0	0	0	0	0	0	0	0	48	
	E	47	0	0	0	0	0	0	0	0	0	0	0	47	
	C	22	0	0	0	0	0	0	0	0	0	0	0	22	
CANADA GUARANTY MORTGAGE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	2,633	2,633	
	E	0	0	0	0	0	0	0	0	0	0	0	1,010	1,010	
	C	0	0	0	0	0	0	0	0	0	0	0	-19	-19	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE	P	0	61	0	0	0	0	0	0	0	0	0	0	61
	E	0	67	0	0	0	0	0	0	0	0	0	0	67
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
CANADIAN FARM INSURANCE CORP.	P	0	1	0	0	0	0	0	0	0	0	0	0	1
	E	0	1	0	0	0	0	0	0	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
CANADIAN LAWYERS INSURANCE ASSOCIATION	P	0	0	0	0	0	0	0	0	548	0	0	0	548
	E	0	0	0	0	0	0	0	0	661	0	0	0	661
	C	0	0	0	0	0	0	0	0	2,343	0	0	0	2,343
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	35	0	0	0	35
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	P	0	379	0	0	0	0	0	0	351	0	0	0	730
	E	0	379	0	0	0	0	0	0	351	0	0	0	730
	C	0	140	0	0	0	0	0	0	594	0	0	0	734
CANASSURANCE INSURANCE COMPANY	P	37	0	0	0	0	0	0	0	1	0	0	0	38
	E	37	0	0	0	0	0	0	0	1	0	0	0	38
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
CHICAGO TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	355	355
	E	0	0	0	0	0	0	0	0	0	0	0	355	355
	C	0	0	0	0	0	0	0	0	0	0	0	254	254
CHUBB INSURANCE COMPANY OF CANADA	P	142	371	0	132	35	-1	5	45	994	2,099	0	0	3,822
	E	36	377	0	132	38	11	6	50	903	668	0	0	2,221
	C	2	108	0	79	8	-1	-3	15	-51	66	0	0	223
COMPAGNIE FRANCAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR	P	0	0	0	0	0	0	0	0	0	0	0	42	42
	E	0	0	0	0	0	0	0	0	0	0	0	44	44
	C	0	0	0	0	0	0	0	0	0	0	0	0	0

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
CONTINENTAL CASUALTY COMPANY	P	0	392	0	17	2	2	1	0	382	102	246	0	1,144	
	E	0	381	0	23	2	4	1	0	836	77	41	0	1,365	
	C	0	47	0	29	0	27	0	0	139	0	15	0	257	
CO-OPERATORS GENERAL INSURANCE COMPANY	P	21,136	4,939	0	17,744	2,249	9,287	58	7	2,836	21	61	0	58,338	
	E	20,398	5,065	0	17,483	2,170	9,089	57	8	2,851	21	77	0	57,219	
	C	13,622	1,638	0	8,596	2,419	7,539	0	0	1,148	0	68	0	35,030	
COREPOINTE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	1	1	
	E	0	0	0	0	0	0	0	0	0	0	0	1	1	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
COSECO INSURANCE COMPANY	P	2,070	0	0	3,553	382	1,779	0	0	0	0	0	0	7,784	
	E	1,928	0	0	3,425	369	1,654	0	0	0	0	0	0	7,376	
	C	1,124	0	0	2,516	554	1,128	0	0	5	0	0	0	5,327	
CUMIS GENERAL INSURANCE COMPANY	P	121	214	0	92	11	51	5	125	114	0	0	0	733	
	E	118	217	0	87	11	49	5	125	113	0	0	0	725	
	C	98	34	0	798	58	79	0	86	0	0	0	0	1,153	
DARWIN NATIONAL ASSURANCE COMPANY	P	0	465	0	0	0	0	0	0	2	0	0	0	467	
	E	0	277	0	0	0	0	0	0	0	0	0	0	277	
	C	0	110	0	0	0	0	0	0	0	0	0	0	110	
DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED	P	0	0	0	0	0	0	0	0	0	0	0	47	47	
	E	0	0	0	0	0	0	0	0	0	0	0	43	43	
	C	0	0	0	0	0	0	0	0	0	0	0	2	2	
DOMINION OF CANADA GENERAL INSURANCE COMPANY (THE)	P	3,463	5,241	0	10,166	1,611	4,892	194	32	2,178	4	0	0	27,781	
	E	4,775	4,803	0	12,135	2,155	5,841	174	32	2,001	4	0	0	31,920	
	C	4,153	2,258	0	14,578	468	2,644	5	55	282	0	0	0	24,443	
ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	P	0	1,551	0	0	0	0	105	0	530	0	0	0	2,186	
	E	0	1,561	0	0	0	0	101	0	505	0	0	0	2,167	
	C	0	2,160	0	0	0	0	304	0	135	0	0	0	2,599	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
ECHELON GENERAL INSURANCE COMPANY	P	1	33	0	0	0	0	0	0	19	0	0	0	53
	E	3	50	0	0	0	0	0	0	29	0	0	0	82
	C	1	1	0	-30	0	0	0	0	26	0	0	0	-2
ECONOMICAL MUTUAL INSURANCE COMPANY	P	3	3,436	0	937	83	427	100	14	863	0	0	0	5,863
	E	2	3,952	0	1,129	102	537	130	16	1,067	0	0	0	6,935
	C	0	6,979	0	774	100	323	36	1	866	0	0	0	9,079
ELECTRIC INSURANCE COMPANY	P	0	0	0	11	0	0	0	0	47	0	0	0	58
	E	0	0	0	11	0	0	0	0	47	0	0	0	58
	C	0	0	0	2	0	0	0	0	18	0	0	0	20
ELITE INSURANCE COMPANY	P	2,619	0	0	4,281	456	1,858	0	0	0	0	266	0	9,480
	E	2,449	0	0	4,419	468	1,837	0	0	0	0	221	0	9,394
	C	1,338	0	0	6,117	605	1,218	0	0	0	0	-27	0	9,251
EULER HERMES NORTH AMERICA INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	0	-3	-3
EVEREST INSURANCE COMPANY OF CANADA	P	0	16	0	0	0	0	0	0	298	0	0	0	314
	E	0	16	0	0	0	0	0	0	169	0	0	0	185
	C	0	9	0	0	0	0	0	0	124	0	0	0	133
FACTORY MUTUAL INSURANCE COMPANY	P	0	6,421	0	0	0	0	1,215	0	0	0	0	0	7,636
	E	0	6,471	0	0	0	0	1,223	0	0	0	0	0	7,694
	C	0	-2,219	0	0	0	0	4,248	0	0	0	0	0	2,029
FCT INSURANCE COMPANY LTD.	P	0	0	0	0	0	0	0	0	0	0	0	2,338	2,338
	E	0	0	0	0	0	0	0	0	0	0	0	2,338	2,338
	C	0	0	0	0	0	0	0	0	0	0	0	836	836
FEDERAL INSURANCE COMPANY	P	0	1	0	0	0	0	0	0	0	0	0	0	1
	E	0	1	0	0	0	0	0	0	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	0	0	0	0	0

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
FEDERATED INSURANCE COMPANY OF CANADA	P	0	4	0	0	0	0	0	0	3	0	0	0	7
	E	0	1	0	0	0	0	0	0	1	0	0	0	2
	C	0	0	0	0	0	0	0	0	1	0	0	0	1
FEDERATION INSURANCE COMPANY OF CANADA	P	1,041	0	0	4,371	458	1,904	0	0	34	0	0	0	7,808
	E	1,480	0	0	6,611	696	2,797	0	0	48	0	0	0	11,632
	C	1,871	0	0	5,374	305	1,842	0	0	-30	0	0	0	9,362
FIRST AMERICAN TITLE INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	59	59
	E	0	0	0	0	0	0	0	0	0	0	0	59	59
	C	0	0	0	0	0	0	0	0	0	0	0	-4	-4
FIRST NORTH AMERICAN INSURANCE COMPANY	P	268	0	0	0	0	0	0	0	0	0	0	0	268
	E	263	0	0	0	0	0	0	0	0	0	0	0	263
	C	42	0	0	0	0	0	0	0	0	0	0	0	42
GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	P	0	0	0	0	0	0	0	0	0	0	0	12,799	12,799
	E	0	0	0	0	0	0	0	0	0	0	0	9,491	9,491
	C	0	0	0	0	0	0	0	0	0	0	0	1,897	1,897
GMS INSURANCE INC.	P	0	0	0	0	0	0	0	0	0	0	0	1	1
	E	0	0	0	0	0	0	0	0	0	0	0	2	2
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
GORE MUTUAL INSURANCE COMPANY	P	0	62	0	0	0	0	7	0	28	0	0	0	97
	E	0	65	0	0	0	0	7	0	25	0	0	0	97
	C	0	1,363	0	0	0	0	0	0	114	0	0	0	1,477
GREAT AMERICAN INSURANCE COMPANY	P	0	31	0	0	0	0	0	0	70	0	108	0	209
	E	0	37	0	0	0	0	0	0	77	0	62	0	176
	C	0	-2	0	0	0	0	0	-1	16	0	6	0	19
GROUPAMA S.A.	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	0	0	0	0	0	0	0	-116	0	-116

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
GUARANTEE COMPANY OF NORTH AMERICA (THE)	P	0	80	0	47	6	14	0	13	59	1,980	0	0	2,199	
	E	0	83	0	46	5	14	0	13	54	1,764	0	0	1,979	
	C	0	85	0	10	3	0	0	4	2	17	0	0	121	
HARTFORD FIRE INSURANCE COMPANY	P	0	0	0	2	0	1	0	0	0	0	0	0	3	
	E	0	0	0	1	0	0	0	0	0	0	0	0	1	
	C	0	0	-125	-3	-1	2	0	0	10	0	0	0	-117	
HDI-GERLING INDUSTRIE VERSICHERUNG AG	P	0	44	0	0	0	0	0	0	0	0	0	0	44	
	E	0	37	0	0	0	0	0	0	0	0	0	0	37	
	C	0	202	0	0	0	0	0	0	0	0	0	0	202	
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	P	0	146	0	0	0	0	0	0	7,857	0	0	0	8,003	
	E	0	146	0	0	0	0	0	0	7,857	0	0	0	8,003	
	C	0	-11	0	0	0	0	0	0	3,527	0	0	0	3,516	
INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION	P	0	0	0	0	0	0	0	0	0	25	0	0	25	
	E	0	0	0	0	0	0	0	0	0	12	0	0	12	
	C	0	0	0	0	0	0	0	0	0	16	0	0	16	
INTACT INSURANCE COMPANY	P	8,207	7,271	0	14,381	1,395	8,058	268	0	2,846	1,425	101	15	43,967	
	E	3,626	5,995	0	8,568	786	4,300	240	0	2,541	1,576	38	4	27,674	
	C	3,236	3,055	0	6,708	1,228	2,148	161	0	25	231	-1,095	1	15,698	
INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE	P	3	11	0	0	0	0	0	0	217	0	0	0	231	
	E	-4	38	0	0	0	0	0	0	203	0	0	0	237	
	C	-4	11	0	0	0	0	0	0	50	0	0	0	57	
IRONSHORE INSURANCE LTD.	P	0	103	0	0	0	0	0	0	13	0	0	0	116	
	E	0	12	0	0	0	0	0	0	5	0	0	0	17	
	C	0	7	0	0	0	0	0	0	5	0	0	0	12	
JEVCO INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	6	0	0	0	6	
	E	0	0	0	0	0	0	0	0	6	0	0	0	6	
	C	0	-55	0	7	-1	0	0	0	-75	0	0	0	-124	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
JEWELERS MUTUAL INSURANCE COMPANY	P	3	18	0	0	0	0	0	0	0	0	0	0	21	
	E	3	15	0	0	0	0	0	0	0	0	0	0	18	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
LEGACY GENERAL INSURANCE COMPANY	P	7	0	0	0	0	0	0	0	0	0	0	191	198	
	E	7	0	0	0	0	0	0	0	0	0	0	191	198	
	C	0	0	0	0	0	0	0	0	0	0	0	1	1	
LIBERTY MUTUAL INSURANCE COMPANY	P	0	1,129	200	111	74	45	0	42	472	931	137	0	3,141	
	E	0	1,313	211	136	58	58	0	41	429	1,420	152	0	3,818	
	C	0	-171	63	26	7	28	0	25	-93	355	253	0	493	
LLOYD'S UNDERWRITERS	P	1,794	12,515	1,698	83	14	85	2,380	26	9,622	41	3,788	20	32,066	
	E	1,715	11,876	1,269	69	11	81	2,153	26	9,050	24	3,922	19	30,215	
	C	292	3,735	1,647	-70	72	25	1,203	47	2,989	8	2,430	1	12,379	
L'UNIQUE GENERAL INSURANCE INC.	P	0	0	0	0	0	0	0	0	0	17	0	0	17	
	E	0	0	0	0	0	0	0	0	0	19	0	0	19	
	C	0	0	0	0	0	0	0	0	0	0	0	0	0	
METRO GENERAL INSURANCE CORPORATION LTD	P	4,797	440	0	7,366	999	4,871	0	0	413	0	0	0	18,886	
	E	6,900	618	0	9,491	1,301	6,295	0	0	617	0	0	0	25,222	
	C	4,516	20	0	7,291	230	3,973	0	0	73	0	0	0	16,103	
MILLENNIUM INSURANCE CORPORATION	P	0	0	0	0	0	0	209	0	0	0	0	0	209	
	E	0	0	0	0	0	0	220	0	0	0	0	0	220	
	C	0	0	0	0	0	0	128	0	0	0	0	0	128	
MISSISQUOI INSURANCE COMPANY (THE)	P	0	0	0	1	0	0	0	0	0	0	0	0	1	
	E	0	0	0	1	0	0	0	0	0	0	0	0	1	
	C	0	0	0	0	0	0	0	0	3	0	0	0	3	
MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	P	0	0	87	15	0	1	0	0	0	0	0	0	103	
	E	0	0	84	28	0	1	0	0	0	0	0	0	113	
	C	0	0	212	8	1	0	0	0	0	0	0	0	221	

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
MOTORS INSURANCE CORPORATION	P	0	0	0	0	0	83	0	0	0	0	0	0	83
	E	0	0	0	0	0	83	0	0	0	0	0	0	83
	C	0	0	0	0	0	25	0	0	0	0	0	0	25
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	P	0	0	205	0	0	0	0	0	0	0	0	0	205
	E	0	0	253	0	0	0	0	0	0	0	0	0	253
	C	0	0	531	0	0	0	0	0	0	0	0	0	531
NORDIC INSURANCE COMPANY OF CANADA (THE)	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	0	0	0	0	0	0	0	0	0	0	0	0	0
	C	0	0	0	3	0	0	0	0	121	0	0	0	124
NORTHBRIDGE COMMERCIAL INSURANCE CORPORATION	P	0	16	0	52	1	39	0	0	4	0	0	0	112
	E	0	22	0	48	2	36	0	0	3	0	0	0	111
	C	0	-64	0	-391	-31	-33	0	0	0	0	0	0	-519
NORTHBRIDGE GENERAL INSURANCE CORPORATION	P	0	9,942	0	6,171	552	2,387	364	99	5,961	0	750	0	26,226
	E	0	9,261	0	6,089	550	2,293	347	99	5,883	0	753	0	25,275
	C	0	6,383	6	5,370	236	1,183	-20	146	-2,518	0	1,502	0	12,288
NORTHBRIDGE PERSONAL INSURANCE CORPORATION	P	41	0	0	49	5	24	0	0	0	0	0	0	119
	E	39	0	0	50	5	23	0	0	0	0	0	0	117
	C	0	0	0	-45	-10	25	0	0	-1	0	0	0	-31
NOVEX INSURANCE COMPANY	P	24,760	41	0	39,932	4,228	19,689	1	0	144	0	0	2	88,797
	E	22,597	34	0	38,463	4,005	18,525	1	0	172	0	0	12	83,809
	C	15,644	-21	0	26,384	4,388	14,333	0	0	4	0	0	-1	60,731
OLD REPUBLIC INSURANCE COMPANY OF CANADA	P	1	91	0	339	15	200	0	0	43	0	0	0	689
	E	1	88	0	372	16	195	0	0	20	0	0	0	692
	C	1	-41	0	141	-29	-6	0	0	2	0	0	0	68
OMEGA GENERAL INSURANCE COMPANY	P	287	26	0	0	0	0	0	0	38	0	0	0	351
	E	281	26	0	0	0	0	0	0	39	0	0	0	346
	C	80	2	0	0	0	0	0	0	11	0	0	0	93

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL			LIABILITY	PERSONAL ACCIDENT	OTHER							
ORION TRAVEL INSURANCE COMPANY/COMPAGNIE D'ASSURANCE VOYAGE ORION	P	3	0	0	0	0	0	0	0	0	0	0	0	0	3
	E	2	0	0	0	0	0	0	0	0	0	0	0	0	2
	C	1	0	0	0	0	0	0	0	0	0	0	0	0	1
PERSONAL INSURANCE COMPANY (THE)	P	1,881	9	0	3,728	405	1,920	0	0	4	0	0	0	0	7,947
	E	1,774	9	0	3,655	393	1,813	0	0	4	0	0	0	0	7,648
	C	3,439	0	0	4,489	677	1,146	0	0	0	0	0	0	0	9,751
PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY (THE)	P	316	177	0	518	69	199	0	0	92	0	0	0	0	1,371
	E	589	280	0	1,059	166	464	0	0	142	0	0	0	0	2,700
	C	913	193	0	318	77	506	0	0	65	0	0	0	0	2,072
PRIMUM INSURANCE COMPANY	P	2,911	0	0	6,445	729	2,591	0	0	90	0	0	0	0	12,766
	E	2,640	0	0	5,241	591	2,096	0	0	90	0	0	0	0	10,658
	C	1,816	0	0	6,902	1,312	2,095	0	0	94	0	0	0	0	12,219
PROTECTIVE INSURANCE COMPANY	P	0	0	0	2	0	4	0	0	0	0	0	0	0	6
	E	0	0	0	2	0	4	0	0	0	0	0	0	0	6
	C	0	0	0	1	0	0	0	0	0	0	0	0	0	1
RBC GENERAL INSURANCE COMPANY	P	1,090	0	0	4,837	281	1,836	0	0	0	0	0	0	0	8,044
	E	1,004	0	0	4,237	264	1,618	0	0	0	0	0	0	0	7,123
	C	905	0	0	2,690	357	956	0	0	0	0	0	0	0	4,908
RBC INSURANCE COMPANY OF CANADA	P	161	0	0	0	0	0	0	0	0	0	0	0	0	161
	E	163	0	0	0	0	0	0	0	0	0	0	0	0	163
	C	18	0	0	0	0	0	0	0	0	0	0	0	0	18
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	P	8,425	7,835	0	16,599	2,335	9,047	634	69	3,646	2	1	0	0	48,593
	E	11,732	7,389	0	21,937	2,955	11,773	613	75	3,492	2	1	0	0	59,969
	C	7,564	6,295	-39	18,111	675	6,813	121	2	2,422	0	-162	0	0	41,802
S&Y INSURANCE COMPANY	P	0	0	0	33,297	4,527	16,396	0	0	0	0	0	0	0	54,220
	E	0	0	0	27,637	3,830	13,125	0	0	0	0	0	0	0	44,592
	C	0	0	0	29,499	2,339	10,856	0	0	0	0	0	0	0	42,694

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
SCOTTISH & YORK INSURANCE CO. LIMITED	P	0	0	0	8,753	937	5,198	0	0	0	0	0	0	14,888
	E	0	0	0	8,522	861	4,763	0	0	0	0	0	0	14,146
	C	0	-22	0	9,015	480	3,641	0	0	166	0	0	0	13,280
SECURITY NATIONAL INSURANCE COMPANY	P	3,454	0	0	5,507	599	2,568	0	0	0	0	0	0	12,128
	E	3,129	0	0	4,914	528	2,220	0	0	0	0	0	0	10,791
	C	1,977	0	0	4,738	980	1,848	0	0	0	0	0	0	9,543
SENTRY INSURANCE A MUTUAL COMPANY	P	0	0	0	2	0	0	0	0	0	0	0	0	2
	E	0	0	0	2	0	1	0	0	0	0	0	0	3
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
SOMPO JAPAN NIPPONKOA INSURANCE INC.	P	0	1	0	0	0	0	0	0	0	0	0	0	1
	E	0	2	0	0	0	0	0	0	0	0	0	0	2
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
SOVEREIGN GENERAL INSURANCE COMPANY (THE)	P	112	4,939	0	2,125	143	1,025	119	11	1,974	0	13	0	10,461
	E	128	4,610	0	1,949	157	854	114	14	1,885	0	10	0	9,721
	C	11	4,478	0	1,965	236	726	42	-3	393	0	0	0	7,848
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	P	0	291	0	32	8	16	2	0	16	0	148	0	513
	E	0	408	0	45	10	14	2	0	23	0	158	0	660
	C	0	1,127	0	87	3	6	0	0	94	0	215	0	1,532
STARR INSURANCE & REINSURANCE LIMITED	P	0	0	0	0	0	0	0	0	0	0	26	0	26
	E	0	0	0	0	0	0	0	0	0	0	10	0	10
	C	0	0	0	0	0	0	0	0	0	0	6	0	6
STEWART TITLE GUARANTY COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	480	480
	E	0	0	0	0	0	0	0	0	0	0	0	480	480
	C	0	0	0	0	0	0	0	0	0	0	0	146	146
SUNDERLAND MARINE INSURANCE COMPANY LIMITED (CANADIAN BRANCH)	P	0	2,157	0	0	0	0	0	0	0	0	384	0	2,541
	E	0	2,377	0	0	0	0	0	0	0	0	434	0	2,811
	C	0	13,045	0	0	0	0	0	0	0	0	2,006	0	15,051

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY		AIRCRAFT	AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL		LIABILITY	PERSONAL ACCIDENT	OTHER							
TD HOME AND AUTO INSURANCE COMPANY	P	309	0	0	234	27	103	0	0	374	0	0	0	1,047
	E	311	0	0	234	27	101	0	0	374	0	0	0	1,047
	C	170	0	0	75	1	96	0	0	333	0	0	0	675
TEMPLE INSURANCE COMPANY	P	0	1,331	460	0	0	0	90	0	1,042	0	0	0	2,923
	E	0	1,454	492	0	0	0	90	0	1,076	0	0	0	3,112
	C	0	-97	255	0	0	0	-15	0	357	0	0	0	500
TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	P	0	135	0	19	7	7	0	0	0	0	0	0	168
	E	0	144	0	23	3	8	0	0	0	0	0	0	178
	C	0	2	0	13	1	28	0	0	0	0	0	0	44
TRADERS GENERAL INSURANCE COMPANY	P	462	0	0	658	65	239	0	0	0	0	1	0	1,425
	E	432	0	0	651	64	233	0	0	0	0	1	0	1,381
	C	507	1	0	164	175	218	0	0	0	0	0	0	1,065
TRAFALGAR INSURANCE COMPANY OF CANADA	P	1	0	0	0	0	0	0	0	0	0	0	0	1
	E	1	0	0	0	0	0	0	0	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
TRANS GLOBAL INSURANCE COMPANY	P	4	0	0	0	0	0	0	0	0	0	0	0	4
	E	4	0	0	0	0	0	0	0	0	0	0	0	4
	C	5	0	0	0	0	0	0	0	0	0	0	0	5
TRAVELERS INSURANCE COMPANY OF CANADA	P	64	134	0	24	4	7	1	17	330	1,719	3	0	2,303
	E	92	105	0	19	4	6	0	16	326	1,641	3	0	2,212
	C	97	542	0	32	2	9	0	4	263	-392	0	0	557
TRISURA GUARANTEE INSURANCE COMPANY	P	0	3	0	0	0	0	44	14	409	423	0	0	893
	E	0	3	0	0	0	0	44	14	456	397	0	0	914
	C	0	0	0	0	0	0	8	-1	55	8	0	0	70
TRITON INSURANCE COMPANY	P	144	0	0	0	0	0	0	0	0	0	0	0	144
	E	185	0	0	0	0	0	0	0	0	0	0	0	185
	C	44	0	0	0	0	0	0	0	0	0	0	0	44

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER		PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
		PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
UNIFUND ASSURANCE COMPANY	P	37,155	0	0	42,309	6,518	23,262	0	0	0	0	0	0	109,244
	E	35,175	0	0	42,312	6,428	23,064	0	0	0	0	0	0	106,979
	C	26,210	0	0	54,141	7,041	16,132	0	0	0	0	0	0	103,524
WESTERN FINANCIAL INSURANCE COMPANY	P	493	0	0	0	0	0	0	0	0	0	0	0	493
	E	491	0	0	0	0	0	0	0	0	0	0	0	491
	C	204	0	0	0	0	0	0	0	0	0	0	0	204
WESTERN SURETY COMPANY	P	0	0	0	0	0	0	0	0	0	994	0	0	994
	E	0	0	0	0	0	0	0	0	0	1,591	0	0	1,591
	C	0	0	0	0	0	0	0	0	0	1,699	0	0	1,699
WESTPORT INSURANCE CORPORATION	P	0	717	871	3	0	0	4,652	0	546	0	0	0	6,789
	E	0	600	840	0	0	0	1,880	0	543	0	0	0	3,863
	C	0	1	385	0	0	0	0	0	-76	0	0	0	310
WYNWARD INSURANCE GROUP	P	46	793	0	0	0	0	18	0	329	0	0	0	1,186
	E	55	669	0	0	0	0	21	0	318	0	0	0	1,063
	C	175	757	0	0	0	0	0	0	114	0	0	0	1,046
XL INSURANCE COMPANY SE	P	0	298	614	7	0	0	0	0	519	0	0	0	1,438
	E	0	623	566	7	0	0	2	0	535	0	0	0	1,733
	C	0	0	-28	0	0	0	0	0	-63	0	0	0	-91
XL REINSURANCE AMERICA INC.	P	0	0	0	0	0	0	0	0	293	0	0	0	293
	E	0	0	0	0	0	0	0	0	296	0	0	0	296
	C	0	0	0	0	0	0	0	0	60	0	0	0	60
ZENITH INSURANCE COMPANY	P	0	0	0	0	0	0	0	0	0	0	0	0	0
	E	1	0	0	0	0	0	0	0	0	0	0	0	1
	C	0	0	0	0	0	0	0	0	0	0	0	0	0
ZURICH INSURANCE COMPANY LTD	P	0	4,276	0	1,038	527	334	28	3	2,020	2	606	0	8,834
	E	0	4,772	0	960	484	297	26	3	1,988	94	665	0	9,289
	C	0	-201	0	1,302	50	244	0	0	5,865	-5	1,904	0	9,159

TABLE V
PROPERTY AND CASUALTY INSURERS
DIRECT PREMIUMS WRITTEN, EARNED AND DIRECT CLAIMS INCURRED
FOR THE YEAR ENDED 31 DECEMBER 2014
(\$000's)

INSURER	PROPERTY			AUTOMOBILE			BOILER AND MACHINERY	FIDELITY	LIABILITY	SURETY	MARINE	OTHER	TOTAL
	PERSONAL	COMMERCIAL	AIRCRAFT	LIABILITY	PERSONAL ACCIDENT	OTHER							
TOTAL DIRECT PREMIUMS	154,317	100,053	5,242	244,663	30,319	123,655	12,791	630	62,249	13,299	6,998	22,415	776,631
TOTAL EARNED PREMIUMS	147,185	96,229	4,849	240,893	30,058	119,481	8,443	630	62,353	12,614	6,917	17,591	747,243
TOTAL DIRECT CLAIMS	110,795	59,343	4,502	231,858	25,437	83,811	7,100	1,151	23,576	2,458	7,193	3,849	561,073